

III. REMARKS

Claims 1, 3, 4, 6-11 and 13-16 are pending in this application. By this Amendment, claim 5 has been cancelled. In the after final amendment filed August 9, 2004 (to be entered herewith), claim 3 was amended and claims 13-16 were added. Applicant does not acquiesce in the correctness of the objections and rejections and reserves the right to present specific arguments regarding any rejected claims not specifically addressed. Further, Applicant reserves the right to pursue the full scope of the subject matter of the original claims in a subsequent patent application that claims priority to the instant application. Reconsideration in view of the above amendments and following remarks is respectfully requested.

In the final Office Action, claim 3 was rejected under 35 U.S.C. §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Applicant respectfully submits that claim 3 was amended in the after final amendment according to the Office's suggestion to recite, "...the effective period data being stored as data entries in individual data fields." Applicant asserts that this amendment further clarifies the invention. Accordingly, Applicant respectfully requests that the Office withdraw the rejections under 35 U.S.C. § 112, second paragraph.

In the final Office Action, claim 5 was objected to as being dependent upon a rejected base claim, but the Office indicated that the claim would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims, and also overcoming the grounds of rejection under 35 U.S.C. §112. By this amendment, claim 5 has been cancelled. Furthermore, in the after final amendment of August 9, 2004, claim 13 was

09/742,657

7

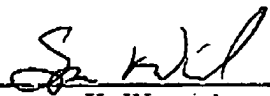
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added to include the allowable features of claims 1 and 5. New claims 14-15 are dependent upon new claim 13. Furthermore, claim 16 was added to include the allowable features of claims 5 and 12. Accordingly, Applicant respectfully submits that the added claims are allowable.

In the final Office Action, claims 1, 3-4 and 12 were rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Mital et al. (USPN 6,189,012) in view of Campbell et al. (USPN 6,292,801). Claim 12 was cancelled in the after final amendment of August 9, 2004. Applicant respectfully submits that claims 1 and 3-4 are allowable for reasons previously stated in the after final amendment of August 9 and thus respectfully requests withdrawal of the rejections.

Applicant respectfully submits that the application as presented is in condition for allowance. Should the Examiner believe that anything further is necessary in order to place the application in better condition for allowance, the Examiner is requested to contact Applicant's undersigned attorney at the telephone number listed below.

Respectfully submitted,


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09/742,657

8

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